

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Kirk J. Schilling
Tammy S. Schilling**
Debtor(s)

Bankruptcy Case No.: 19-70497-JAD

Chapter: 13
Docket No.: 80 – 79

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 3rd of February, 2025, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 3/17/25**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **3/25/25 at 10:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **3/17/25**.

Jeffery A. Deller
United States Bankruptcy Judge

cm: All Parties

*** For hearings scheduled in Johnstown, Pennsylvania, please be advised that the video Conferencing equipment will be utilized. This will allow the parties to appear at either Courtroom B in Johnstown, Pennsylvania, or in Courtroom D, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania,**

In re:
Kirk J. Schilling
Tammy S. Schilling
Debtors

Case No. 19-70497-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Feb 03, 2025

Form ID: 408

Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Kirk J. Schilling, Tammy S. Schilling, 322 N. Sycamore Street, Altoona, PA 16602-7067
15106149	+ Cambria Somerset Radiology, P.O. Box 5052, Greensburg, PA 15601-5058
15106155	+ Discover Bank, P.O. Box 742655, Cincinnati, Ohio 45274-2655
15106156	+ Drayer Physical Therapy, 5300 Derry Street, 2nd Floor, Harrisburg, Pennsylvania 17111-3576
15106157	+ Encompass Health Rehab Hospital, 2005 Valley View Blvd., Altoona, Pennsylvania 16602-4548
15106159	+ Guthy Renker/Perricone, P.O. Box 2005, Harlan, Iowa 51593-0220
15106161	+ Keystone Derm & Ctr Skin, 2525 9th Avenue, Suite 2A, Altoona, Pennsylvania 16602-2014
15106167	+ Navy Federal Credit Union, P.O. Box 3300, Merrifield, Virginia 22116-3300
15106168	+ North Shore Agency, P.O. Box 9221, Old Bethpage, New York 11804-9021
15106169	+ PNC Companies LLC/HR, 375 North Shore Drive, 2nd Floor, Pittsburgh, Pennsylvania 15212-5866
15106170	PSECU, P.O. Box 1006, Harrisburg, Pennsylvania 17108
15106174	+ Total Health Dentistry Altoona, 616 Fourth Street, Altoona, Pennsylvania 16602-2604
15106176	+ Vincent Morgan, MD, 205 Tennyson Avenue, Suite C, Altoona, Pennsylvania 16602-4171
15106177	Wells Fargo, Education Financial Services, P.O. Box 5185, Sioux Falls, South Dakota 57117

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 04 2025 00:25:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	^ MEBN	Feb 04 2025 00:08:47	Navy Federal Credit Union, P.O. Box 23800, Merrifield, PA 22119-2380
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 04 2025 00:31:33	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 04 2025 00:25:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 04 2025 00:32:30	WELLS FARGO BANK, N.A., PO BOX 10438, DES MOINES, IA 50306-0438
15106145	^ MEBN	Feb 04 2025 00:09:14	AES, P.O. Box 65093, Baltimore, Mary 21264-5093
15106146	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 04 2025 00:31:56	Amazon/Synchrony Bank, P.O. Box 960013, Orlando, Florida 32896-0013
15106147	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 04 2025 00:25:00	Bank of America, P.O. Box 15019, Wilmington, Delaware 19886

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15106148	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 04 2025 00:25:00	Barclays/Upromise, P.O. Box 13337, Philadelphia, Pennsylvania 19101-3337
15106150	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 04 2025 00:32:34	Capital One Bank, P.O. Box 71083, Charlotte, North Carolina 28272-1083
15124246	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 04 2025 00:31:08	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15139001	Email/PDF: bncnotices@becket-lee.com	Feb 04 2025 00:44:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15106151	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 04 2025 00:31:54	Care Credit/Synchrony Bank, P.O. Box 965036, Orlando, Florida 32896-5036
15144697	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 04 2025 00:32:01	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15106152	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 04 2025 00:32:00	Citicards, P.O. Box 70166, Philadelphia, Pennsylvania 19176-0166
15106153	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 04 2025 00:25:00	Comenity/Victoria's Secret, P.O. Box 659728, San Antonio, Texas 78265
15106154	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 04 2025 00:26:00	Credit Management Co., 2121 Noblestown Road, Pittsburgh, Pennsylvania 15205-3956
15117728	Email/Text: mrdiscen@discover.com	Feb 04 2025 00:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15325326	Email/Text: ECMCBKNotices@ecmc.org	Feb 04 2025 00:25:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15106160	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 04 2025 01:34:23	J.C. Penney/Synchrony Bank, P.O. Box 960090, Orlando, Florida 32896-0090
15106162	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 04 2025 00:25:00	Kohl's, P.O. Box 3115, Milwaukee, Wisconsin 53201-3115
15142104	Email/PDF: resurgentbknofications@resurgent.com	Feb 04 2025 00:31:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15106163	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 04 2025 00:32:25	Lowes/Synchrony Bank, P.O. Box 530914, Atlanta, Georgia 30353-0914
15106164	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 04 2025 00:25:00	Mr. Cooper, P.O. Box 650783, Dallas, Texas 75265-0783
15106165	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 04 2025 00:25:00	Mr. Cooper/Nationstar, 350 Highland, Houston, Texas 77009-6623
15133450	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 04 2025 00:25:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15106166	+ Email/PDF: bankruptcy_prod@navient.com	Feb 04 2025 00:32:31	Navient, P.O. Box 9655, Wilkes Barre, Pennsylvania 18773-9655
15143244	Email/PDF: bankruptcy_prod@navient.com	Feb 04 2025 00:32:02	Navient PC TRUST c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15113032	^ MEBN	Feb 04 2025 00:08:44	Navy Federal Credit Union, P.O. Box 23800, Merrifield, VA 22119-3800
15307679	+ Email/Text: bncnotifications@pheaa.org	Feb 04 2025 00:25:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15145882	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 04 2025 00:45:27	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15153337	+ Email/Text: bankruptcyntices@psecu.com	Feb 04 2025 00:26:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15141267	Email/Text: bnc-quantum@quantum3group.com	Feb 04 2025 00:25:00	Quantum3 Group LLC as agent for, Comenity

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15141214	Email/Text: ebn_bkrt_forms@salliemae.com	Feb 04 2025 00:26:00	Bank, PO Box 788, Kirkland, WA 98083-0788 Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15106171	+ Email/Text: ebn_bkrt_forms@salliemae.com	Feb 04 2025 00:26:00	Sallie Mae, P.O. Box 3229, Wilmington, Delaware 19804-0229
15106172	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 04 2025 00:31:55	Sam's Club/Synchrony Bank, P.O. Box 530942, Atlanta, Georgia 30353-0942
15106173	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 04 2025 00:32:01	Sears Mastercard, P.O. Box 9001055, Louisville, Kentucky 40290-1055
15106594	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 04 2025 00:32:02	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15139033	Email/Text: BNCnotices@dcmsservices.com	Feb 04 2025 00:25:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15106175	^ MEBN	Feb 04 2025 00:08:39	UPMC Health Services, P.O. Box 371472, Pittsburgh, Pennsylvania 15250-7472
15137402	Email/Text: BNCnotices@dcmsservices.com	Feb 04 2025 00:25:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15129495	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 04 2025 00:32:36	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 564300, Charlotte, NC 28256-4300

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
cr		Navy Federal Credit Union, FEIN, SUCH, KAHN & SHEPARD, P.C.
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15142655	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15106158	##+	Equian, P.O. Box 34060, Louisville, Kentucky 40232-4060

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2025 at the address(es) listed below:

Name	Email Address
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District/off: 0315-7

User: auto

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Brent J. Lemon

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER blemon@kmlawgroup.com
lemondropper75@hotmail.com

Brent J. Lemon

on behalf of Creditor Nationstar Mortgage LLC blemon@kmlawgroup.com lemondropper75@hotmail.com

Chandra Marie Arkema

on behalf of Creditor Navy Federal Credit Union tuhawkeye@msn.com carkema@squirelaw.com

Christopher A. DeNardo

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER logsecf@logs.com

James R. Huff, II

on behalf of Joint Debtor Tammy S. Schilling jhuff@sfshlaw.com

James R. Huff, II

on behalf of Debtor Kirk J. Schilling jhuff@sfshlaw.com

Kevin Scott Frankel

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER pabk@logs.com logsecf@logs.com

Lily Christina Calkins

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER logsecf@logs.com
lilychristinacalkins@gmail.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Roger Fay

on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Tammy Benoza

on behalf of Creditor Navy Federal Credit Union bankruptcy@fskslaw.com

TOTAL: 13